

Information to identify the case:

Debtor 1	Latoia L Taylor	Social Security number or ITIN xxx-xx-0642
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-13052-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Latoia L Taylor

5/18/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Latoia L Taylor
 Debtor

Case No. 18-13052-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 52

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db +Latoia L Taylor, 311 Reynolds Terrace Apt. # 3L, Orange, NJ 07050-3347
 517336348 +ACS, Po Box 371834, Pittsburgh, PA 15250-7834
 517336349 +Alliance Receivables Management Inc, Po Box 11357, Tacoma, WA 98411-0357
 517336350 +Alltran Financial, LP, PO Box 4044, Concord, CA 94524-4044
 517336354 +CBCS, Po Box 2589, Columbus, OH 43216-2589
 517336355 Ces/700212, C/o Acs, Utica, NY 13501
 517336360 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
 517336361 +Client Services Inc, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
 517336363 +Credit Control LLC, Po Box 31179, Tampa, FL 33631-3179
 517336364 +Equifax, POB 740241, Atlanta, GA 30374-0241
 517336365 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517336366 +FEDLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 517336370 +Jersey Central Fcu, Po Box 661, Cranford, NJ 07016-0661
 517336371 +Liberty Svngs Fed Cr U, 666 Newark Ave, Jersey City, NJ 07306-2398
 517336372 +MTA Bridges and Tunnels E-Z Pass, P.O. Box 15183, Albany, NY 12212-5183
 517336375 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
 517336376 +Northstar Location Services, L, 4285 Genesee Street, Buffalo, NY 14225-1943
 517336380 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
 517336377 +Penn Credit, 916 South 14th Street, Harrisburg, PA 17104-3425
 517336381 +Rickart Collection Systems, Inc, 575 Milltown Road, North Brunswick, NJ 08902-3336
 517336383 +Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
 517336388 +TIAA, Po Box 1288, South Windsor, CT 06074-7288
 517336387 +The Port Authority of NY and NJ, 4 World Trade Center, 150 Greenwich Street, New York, NY 10007-2355
 517336390 +TransUnion, 555 W. Adams Street, Chicago, IL 60661-3631
 517336393 +Violations Processing Center, Po Box 15186, Albany, NY 12212-5186
 517336394 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 19 2018 00:03:51 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 19 2018 00:03:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: RMSC.COM May 19 2018 03:28:00 Synchrony Bank, c/o PRA Recievable Management, LL, POB 41021, Norfolk, VA 23541-1021
 517336351 +EDI: TSYS2.COM May 19 2018 03:28:00 Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 517336352 +EDI: CAPITALONE.COM May 19 2018 03:28:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517336353 +EDI: MERRICKBANK.COM May 19 2018 03:28:00 Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
 517336356 +EDI: CHASE.COM May 19 2018 03:28:00 Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517336357 +Fax: 602-659-2196 May 19 2018 00:23:05 Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
 517336358 +E-mail/Text: rwatters@pfsc.com May 19 2018 00:04:41 CircleBack Lending Inc., Po Box 1719, Portland, OR 97207-1719
 517336359 +EDI: CITICORP.COM May 19 2018 03:28:00 Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
 517336362 +EDI: WFNNB.COM May 19 2018 03:28:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 517336367 +EDI: AMINFOFP.COM May 19 2018 03:28:00 First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
 517336368 +EDI: IRS.COM May 19 2018 03:28:00 Internal Revenue Service, P.O. Box 804527, Cincinnati, OH 45280-4527
 517336373 +EDI: NAVIENTFKASMSERV.COM May 19 2018 03:28:00 Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 517336374 +E-mail/Text: Jerry.Bogar@conduent.com May 19 2018 00:05:01 New Jersey E-Z Pass, E-ZPass Violations Processing Center, Po Box 4971, Trenton, NJ 08650-4971
 517336378 EDI: PRA.COM May 19 2018 03:28:00 Portfolio Recovery Assoc, PO Box 12914, Norfolk, VA 23541
 517336379 +EDI: AMINFOFP.COM May 19 2018 03:28:00 Premier Bankcard LLC, 3820 North Louise Ave, Sioux Falls, SD 57107-0145
 517336382 +EDI: RMCB.COM May 19 2018 03:28:00 RMCB, Po Box 1235, Elmsford, NY 10523-0935
 517336384 +EDI: SECONDROUND.COM May 19 2018 03:28:00 Second Round, LP, Po Box 41955, Austin, TX 78704-0033
 517339503 +EDI: RMSC.COM May 19 2018 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517336385 +EDI: RMSC.COM May 19 2018 03:28:00 Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
 517336386 +EDI: RMSC.COM May 19 2018 03:28:00 Synchrony Bank/Old Navy, PO Box 965022, Orlando, FL 32896-5022

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 52

Date Rcvd: May 18, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517336389 EDI: TFSR.COM May 19 2018 03:28:00 Toyota Motor Credit Co, Po Box 8026,
Cedar Rapids, IA 52408
517336391 +E-mail/Text: bankruptcyleft@tsico.com May 19 2018 00:04:36 Transworld Systems Inc.,
Po Box 15110, Wilmington, DE 19850-5110
517336392 +EDI: VERIZONCOMB.COM May 19 2018 03:28:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225
517336395 +E-mail/Text: bankruptcydept@wyn.com May 19 2018 00:04:17 Wynd Discvry,
10750 W Charleston Blvd, Las Vegas, NV 89135-1048

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517336369 Jamal Persad

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Michelle Labayan on behalf of Debtor Latoia L Taylor njchapter7@gmail.com,
benitezgiovanna@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5